

Table I.B.2.b.1(1999) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.9%	13.9%	9.9%	19.3%	41.8%	70.7%	12.9%	59.3%
Industry group								
Agric., fish., forest.	32.8%	7.9%	7.8% *	15.3% *	50.3%	82.0%	6.2% *	55.9%
Mining	61.9%	9.1% *	*****	15.6% *	76.7%	73.1%	1.6% *	68.7%
Construction	24.6%	13.4%	11.1%	19.4%	52.8%	62.3%	13.2%	44.8%
Manufacturing	57.8%	10.8% *	5.1% *	20.1%	49.6%	73.9%	9.6%	63.9%
Transp., commu., util.	64.5%	10.1% *	7.0% *	28.0%	41.9%	79.7%	11.7%	71.3%
Wholesale trade	48.5%	12.5%	15.4%	20.2%	47.1%	72.6%	13.5%	61.2%
Retail trade	51.8%	8.1%	6.4% *	12.3%	38.1%	78.0%	7.5%	64.7%
Fin., ins., real est.	50.5%	20.0% *	17.0%	17.1%	29.8%	69.1%	15.5% *	60.0%
Services	40.5%	15.5%	10.2%	20.9%	35.2%	60.9%	15.5%	49.6%
Ownership								
For profit, incorporated	50.4%	13.6%	9.2%	19.3%	43.5%	72.4%	12.5%	61.3%
For profit, unincorporated	29.9%	7.1%	6.7% *	19.3%	50.3%	53.9%	8.3%	48.0%
Nonprofit	45.5%	27.7%	18.3%	18.9%	31.7%	69.1%	20.2%	51.5%
Unknown	61.3%	48.3% *	100.0% *	53.7% *	48.2%	62.3%	84.0%	61.2%
Age of firm								
Less than 5 years	28.2%	15.0%	8.7%	20.3%	42.2%	53.5%	13.6%	43.1%
5-9 years	21.2%	11.9%	6.8% *	16.8%	36.3%	43.8%	10.7%	34.0%
10-19 years	27.3%	11.0%	7.8%	13.4%	41.2%	67.6%	10.0%	44.0%
20 or more years	49.2%	16.6%	12.2%	22.2%	42.1%	77.6%	15.0%	59.0%
Unknown	66.4%	26.3% *	28.0% *	28.0%	43.6%	67.9%	31.4% *	66.5%
Multi/single status								
2 or more locations	62.4%	43.9%	19.5%	24.4%	43.1%	71.0%	19.8%	64.0%
1 location only	20.2%	12.7%	8.8%	17.3%	39.1%	58.9%	12.0%	33.6%
Percent full-time employees								
Less than 25%	47.4%	12.0%	21.3%	21.4% *	31.8%	79.7%	21.1%	57.4%
25-49%	49.6%	10.0%	11.4% *	13.7%	26.0%	78.1%	12.1%	59.9%
50-74%	46.7%	22.0%	9.1%	16.7%	30.2%	71.6%	17.0%	56.3%
75% or more	49.1%	12.9%	9.9%	19.7%	43.7%	70.2%	12.3%	59.6%
Union presence								
No union employees	46.0%	12.6%	9.4%	18.6%	41.9%	75.5%	12.1%	59.4%
Has union employees	65.8%	39.4%	21.1%	26.6%	42.7%	77.7%	25.0%	69.1%
Unknown	39.5%	21.9% *	8.1% *	11.3% *	34.8%	41.7%	13.9% *	40.9%
Percent low wage employees								
50% or more low wage	31.1%	14.2%	10.0% *	15.2%	30.2%	67.5%	10.4%	41.9%
Less than 50% low wage	39.5%	13.8%	9.7%	19.5%	41.9%	72.5%	12.9%	52.8%
Unknown	67.2%	19.1%	22.5% *	18.4%	45.1%	69.7%	16.5%	68.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2.b.1 (1999) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.87%	2.11%	1.33%	1.35%	1.74%	1.43%	1.08%	0.94%
Industry group								
Agric., fish., forest.	5.02%	1.94%	6.22% *	7.28% *	14.35%	8.51%	2.43% *	8.17%
Mining	7.95%	10.00% *	*****	13.42% *	15.91%	9.33%	5.39% *	8.51%
Construction	2.13%	2.34%	3.26%	4.44%	6.14%	10.33%	2.05%	3.23%
Manufacturing	1.83%	3.81% *	2.16% *	2.43%	2.98%	2.71%	1.08%	1.97%
Transp., commu., util.	2.72%	4.58% *	3.04% *	7.81%	8.76%	2.32%	3.12%	2.80%
Wholesale trade	2.26%	2.88%	4.50%	3.92%	5.07%	2.91%	3.01%	2.21%
Retail trade	2.25%	1.48%	2.35% *	1.78%	3.84%	2.32%	1.28%	2.32%
Fin., ins., real est.	2.43%	7.19% *	4.25%	4.42%	4.34%	2.80%	5.41% *	2.82%
Services	2.11%	1.71%	1.20%	2.81%	2.72%	2.94%	1.73%	2.27%
Ownership								
For profit, incorporated	0.83%	2.80%	1.73%	1.58%	2.04%	1.49%	1.23%	0.97%
For profit, unincorporated	3.41%	0.79%	2.54% *	4.98%	7.64%	6.55%	1.86%	4.72%
Nonprofit	2.41%	3.43%	3.68%	3.35%	2.39%	4.43%	2.42%	2.58%
Unknown	4.51%	16.23% *	31.62% *	17.19% *	7.01%	5.13%	25.16%	4.48%
Age of firm								
Less than 5 years	3.52%	3.74%	1.97%	5.43%	8.18%	10.97%	1.89%	5.79%
5-9 years	3.40%	2.41%	2.07% *	4.48%	6.48%	7.41%	1.72%	5.02%
10-19 years	1.06%	1.59%	1.83%	2.37%	4.44%	3.17%	1.34%	1.98%
20 or more years	0.80%	3.26%	2.64%	2.02%	1.76%	2.54%	1.83%	0.91%
Unknown	1.98%	13.91% *	12.73% *	5.57%	5.30%	2.08%	11.94% *	1.97%
Multi/single status								
2 or more locations	0.99%	9.33%	3.85%	2.52%	1.83%	1.41%	3.82%	0.90%
1 location only	1.06%	1.54%	1.29%	1.48%	2.33%	6.32%	1.05%	1.85%
Percent full-time employees								
Less than 25%	5.79%	2.67%	5.77%	7.99% *	6.82%	7.26%	4.49%	6.12%
25-49%	3.70%	1.81%	4.77% *	2.84%	4.81%	4.62%	2.12%	3.85%
50-74%	1.58%	4.76%	2.08%	2.22%	3.79%	2.89%	3.17%	1.91%
75% or more	0.91%	2.48%	1.53%	1.49%	2.08%	1.62%	1.19%	1.03%
Union presence								
No union employees	0.75%	2.19%	1.25%	1.40%	1.63%	0.75%	1.10%	0.74%
Has union employees	2.12%	5.74%	3.49%	4.07%	3.95%	2.73%	3.34%	2.06%
Unknown	3.12%	6.82% *	3.47% *	4.96% *	6.44%	3.69%	5.26% *	3.19%
Percent low wage employees								
50% or more low wage	3.53%	3.03%	6.14% *	3.48%	7.53%	6.24%	3.00%	5.07%
Less than 50% low wage	0.78%	2.18%	1.40%	1.57%	1.83%	2.48%	1.12%	0.95%
Unknown	1.36%	4.64%	8.70% *	5.33%	4.69%	1.43%	3.89%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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